

**"Kyrgyz-Swiss Bank" CJSC**

**STATEMENT OF PROFIT OR LOSS AND OTHER COMPREHENSIVE INCOME  
AS OF June 30, 2019 (including)**

(in thousands of Kyrgyz Soms)

	June 30 2019	December 31 2018
Interest income	59 858	99 629
Interest expenses	-21 000	-47 321
<b>NET INTEREST INCOME BEFORE ACCRUAL OF ALLOWANCE FOR IMPAIRMENT LOSSES ON INTEREST BEARING ASSETS</b>	<b>38 858</b>	<b>52 308</b>
Accrual of allowance for impairment losses on interest bearing assets	-13 434	-8 885
<b>NET INTEREST INCOME</b>	<b>25 424</b>	<b>43 423</b>
Commission income	20 227	42 641
Commission expenses	-3 684	-12 021
Net gain on financial instruments at fair value	3 805	9 783
Net gain on foreign exchange operations	9 123	11 685
Accrual of allowance for impairment losses on non-interest bearing assets	0	-9 455
Recovery of allowance for impairment losses on contingent liabilities	-415	1 312
Recovery of allowance for impairment losses on contingent liabilities	1 840	-4 353
Other income	1 647	8 285
	0	
<b>NET NON - INTEREST INCOME</b>	<b>32 543</b>	<b>47 877</b>
Operating expenses	-45 237	-81 591
<b>PROFIT /(LOSS) BEFORE INCOME TAX</b>	<b>12 730</b>	<b>9 709</b>
Income tax	0	-1 369
<b>PROFIT/( LOSS) FOR THE PERIOD</b>	<b>12 730</b>	<b>8 340</b>
Gain from revaluation of financial assets available for sale	0	0
<b>TOTAL COMPREHENSIVE INCOME/(LOSS)</b>	<b>12 730</b>	<b>8 340</b>
Earnings per share (SOM)	19,00	13,47

Kristina Chervonova

CEO





Cholpon Kachkanakova

Chief accountant

"Kyrgyz-Swiss Bank" CJSC

STATEMENT OF FINANCIAL POSITION  
AS OF June 30, 2019 (including)

(in thousands of Kyrgyz Soms)

	June 30 2019	December 31 2018															
<b>ASSETS:</b>																	
Cash and cash equivalents	382 546	470 762															
Due from banks	907 676	927 114															
Loans to financial institutions	206 374	148 673															
Loans to customers	805 583	618 003															
Reserves for possible loan losses	-83 422	-69 987															
Net loans to financial institutions and customers	928 535	696 689															
Financial assets held to maturity	100 021	218 437															
Securities bought under Repo agreement	57 567	51 843															
Investments in associate company	17 132	17 243															
Property, equipment and intangible assets	38 191	38 405															
Long-term assets available for sale	46 402	51 922															
Deferred tax assets	2 156	0															
Other assets	8 745	5 565															
<b>TOTAL ASSETS</b>	<b>2 488 971</b>	<b>2 477 979</b>															
<b>SHAREHOLDER'S EQUITY AND LIABILITIES:</b>																	
<b>LIABILITIES:</b>																	
Due to banks and other financial institutions	80 984	178 636															
Customer accounts	1 709 180	1 619 795															
Financial instruments at fair value through profit or loss	1 420	5 640															
Diferred tax liability	0	1 394															
Contingent liabilities	429	15															
Other liabilities	16 351	4 623															
	<b>1 808 364</b>	<b>1 810 103</b>															
<b>SHAREHOLDER'S EQUITY:</b>																	
Share capital	670 000	670 000															
Revaluation reserves for financial assets available for sale	0	0															
Accumulated profit / (deficit)	10 606	-2 124															
	<b>680 606</b>	<b>667 876</b>															
<b>TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES</b>	<b>2 488 971</b>	<b>2 477 979</b>															
<div style="display: flex; justify-content: space-between; align-items: flex-end; margin-top: 20px;"> <div style="text-align: center;">               Kristina Chervonova              CEO         </div> <div style="text-align: center;">               Cholpon Kaerkanakova              Chief accountant         </div> </div>																	
<p>Additional information:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td>Information on reserves for potential losses</td> <td></td> <td></td> </tr> <tr> <td>Loan Loss Reserves on Principal</td> <td style="text-align: right;">77 759</td> <td style="text-align: right;">64 663</td> </tr> <tr> <td>Loan Loss Reserves on interests</td> <td style="text-align: right;">5 663</td> <td style="text-align: right;">5 324</td> </tr> <tr> <td>Reserves on Repossessed Collateral</td> <td style="text-align: right;">15 467</td> <td style="text-align: right;">17 307</td> </tr> <tr> <td>Reserves on other assets</td> <td style="text-align: right;">3 525</td> <td style="text-align: right;">3 525</td> </tr> </tbody> </table>			Information on reserves for potential losses			Loan Loss Reserves on Principal	77 759	64 663	Loan Loss Reserves on interests	5 663	5 324	Reserves on Repossessed Collateral	15 467	17 307	Reserves on other assets	3 525	3 525
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TOTAL SHAREHOLDER'S EQUITY AND LIABILITIES

Kristina Chervonova

CEO

Cholpon Kaerkanakova

Chief accountant

Additional information:

Information on reserves for potential losses

Loan Loss Reserves on Principal

Loan Loss Reserves on interests

Reserves on Repossessed Collateral

Reserves on other assets

77 759

5 663

15 467

3 525

64 663

5 324

17 307

3 525